



#12/D  
Lewman  
1-30-03

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant: Resnick et al.**

**Atty. Dkt. No.: PRE556/4-002DIV  
(formerly 29279/3:3)**

**Serial No.: 09/734,988**

**Examiner: Jeffrey Pwu**

**Filed: December 11, 2000**

**Group Art Unit: 2164**

**Title: ELECTRONIC PAYMENT SYSTEM  
UTILIZING INTERMEDIARY ACCOUNT**

<p>CERTIFICATE OF MAILING</p> <p>I hereby certify that this paper or fee is being deposited on <u>January 23, 2003</u>, with the United States Postal Service with sufficient postage as "EXPRESS MAIL", express mail number <u>EV 132362587US</u>, addressed to: <u>Box Non-fee Amendment, Commissioner for Patents, Washington, DC 20231.</u></p> <p style="text-align: center;"><i>Jennifer Wa</i> _____ Signature</p>
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**RESPONSE TO OFFICE ACTION MAILED OCTOBER 23, 2002**

Box Non-fee Amendment  
Commissioner for Patents  
Washington, D.C. 20231

Sir:

This paper is submitted in response to the Office Action dated October 23, 2002 for which the three-month date for response is January 23, 2003.

Reconsideration of the application is respectfully requested.

**I. AMENDMENT**

Please make the following amendments:

**In the claims:**

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**JAN 29 2003**

**GROUP 3600**

01-24-03

2164

Vinson & Elkins  
ATTORNEYS AT LAW

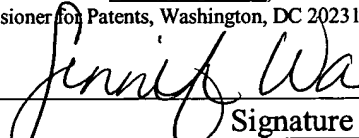
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January 23, 2003

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Signature

RE: U.S. Patent Application Entitled "Electronic Payment System Utilizing Intermediary Account"  
Serial Number: 09/734,988

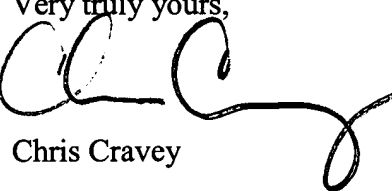
Dear Sir:

Please find enclosed the following documents for filing in the Patent and Trademark Office:

- 1. *Response to office action mailed October 23, 2002*

Please acknowledge receipt of the enclosed documents by date stamping the enclosed postcard and returning it to this office.

If additional fees are required, please charge Deposit Account No. 22-0365.

Very truly yours,  
  
Chris Cravey

1096359\_1.DOC  
Enclosures

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